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(54) **MOBILE TERMINAL WITH USER IDENTIFICATION CARD INCLUDING PERSONAL FINANCE-RELATED INFORMATION AND METHOD OF USING A VALUE-ADDED MOBILE SERVICE THROUGH SAID MOBILE TERMINAL**

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(57) **ABSTRACT**

The present invention enables a user to receive a financial service anywhere through a mobile terminal equipped with a UIM (User Identification Module) electronic card. In the present invention, a user enters his or her password to a mobile terminal with a UIM card including subscriber telephone number, finance, authorization, and personal information, then, if the entered password is correct, authorization is processed with a remote authorizing server based on the authorization information. After authorization, user's requesting service, e.g., payment service, transaction particulars inquiry service, prepaid card recharging service is conducted through a mobile network.

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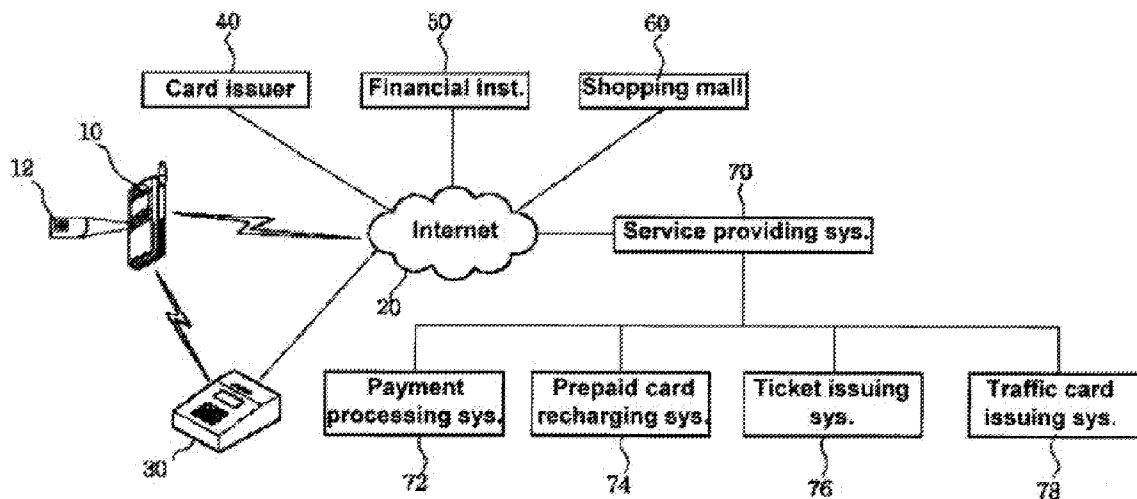


FIG. 1

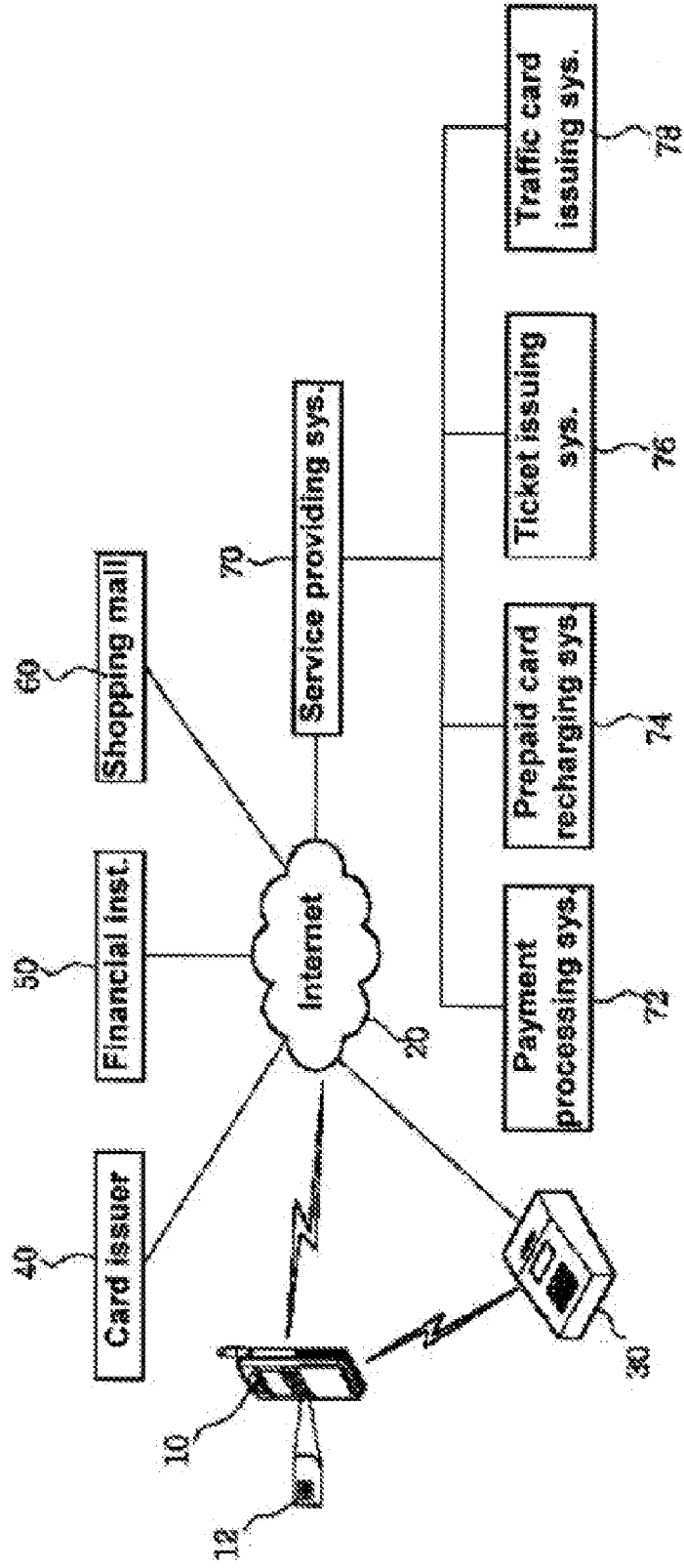


FIG. 2

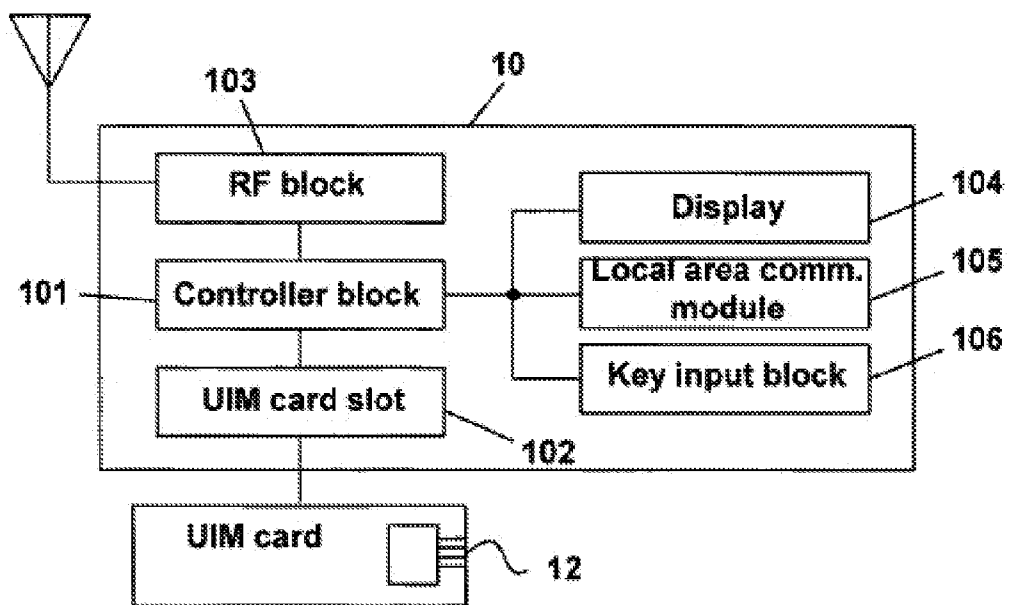


FIG. 3

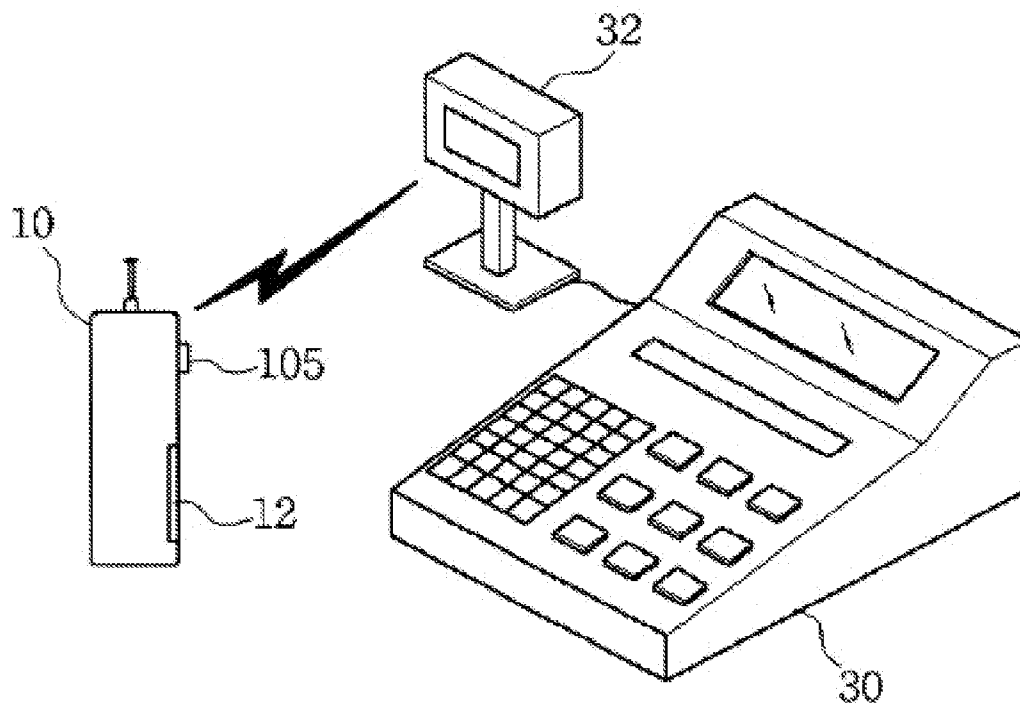


FIG. 4

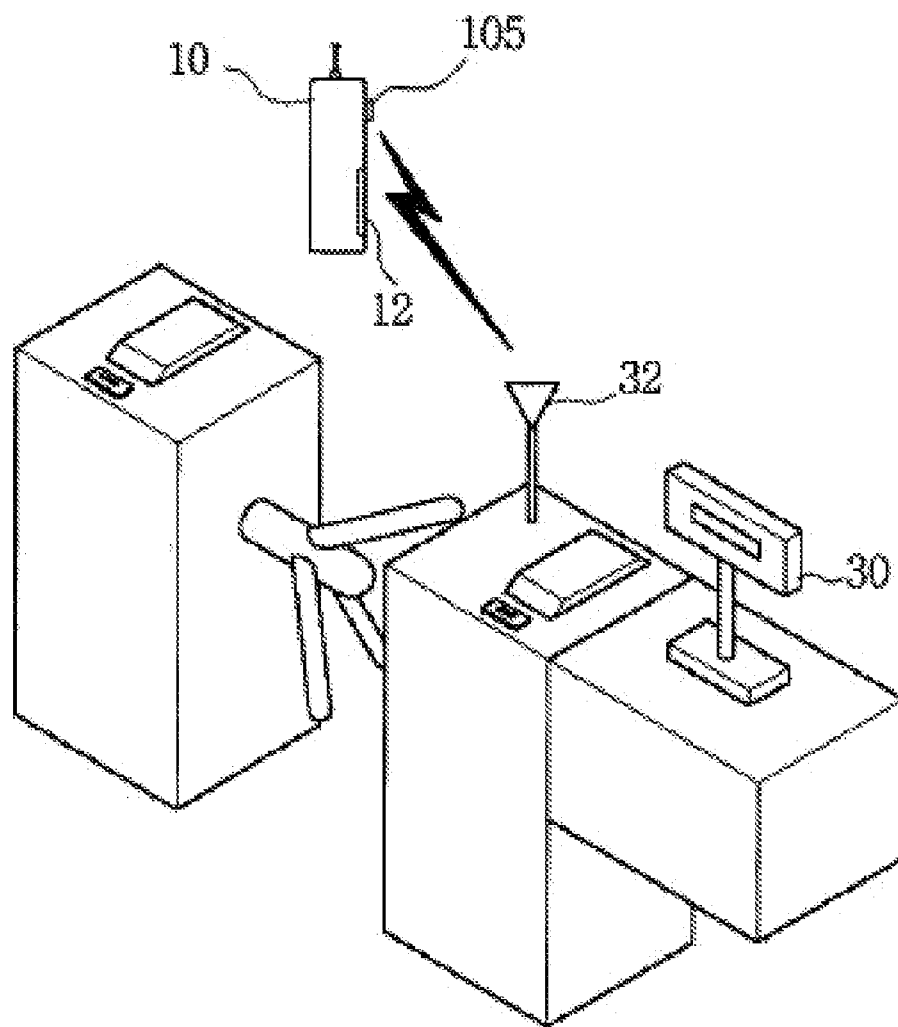


FIG. 5

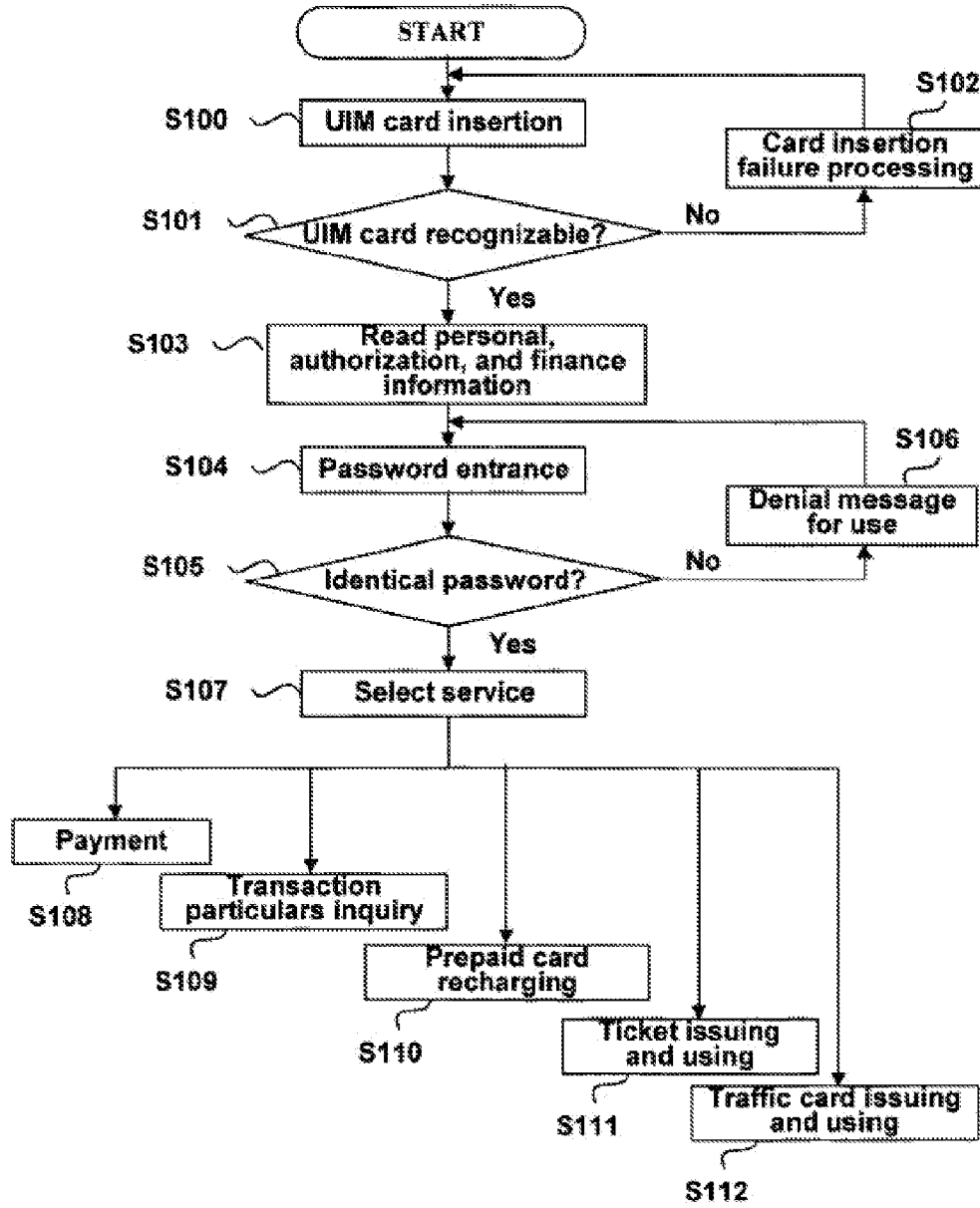


FIG. 6

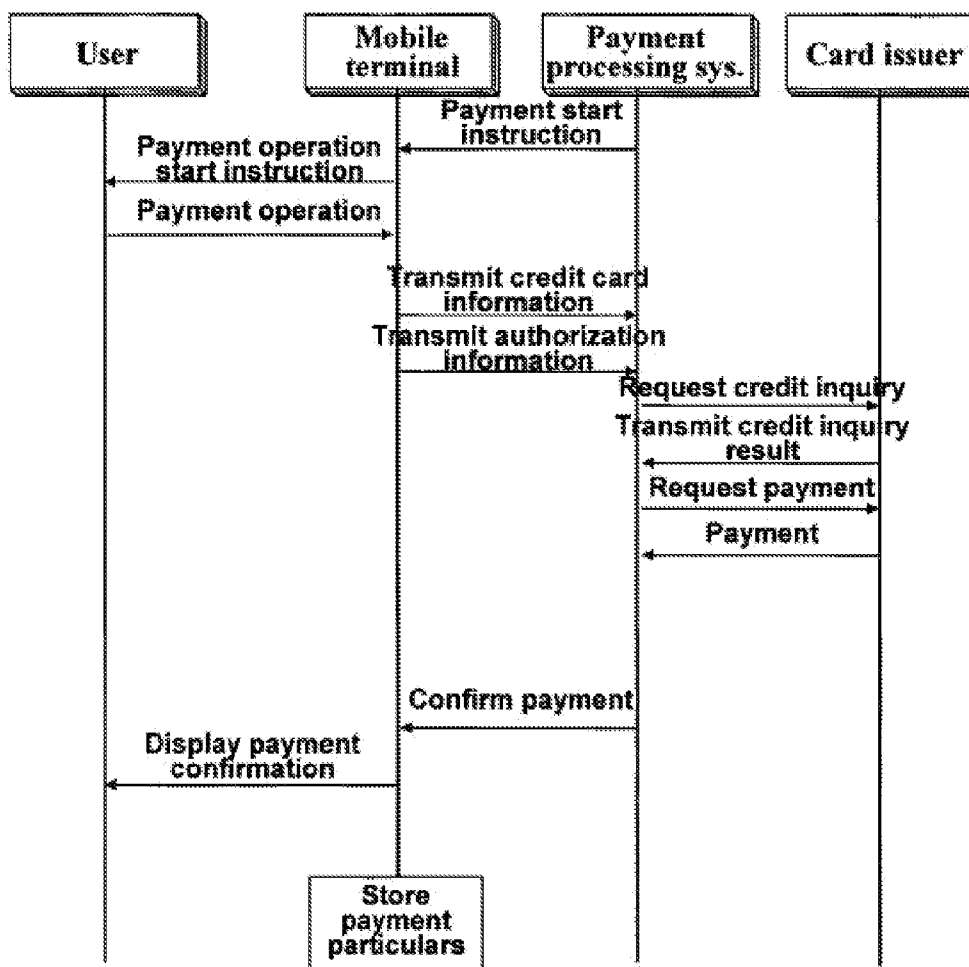


FIG. 7

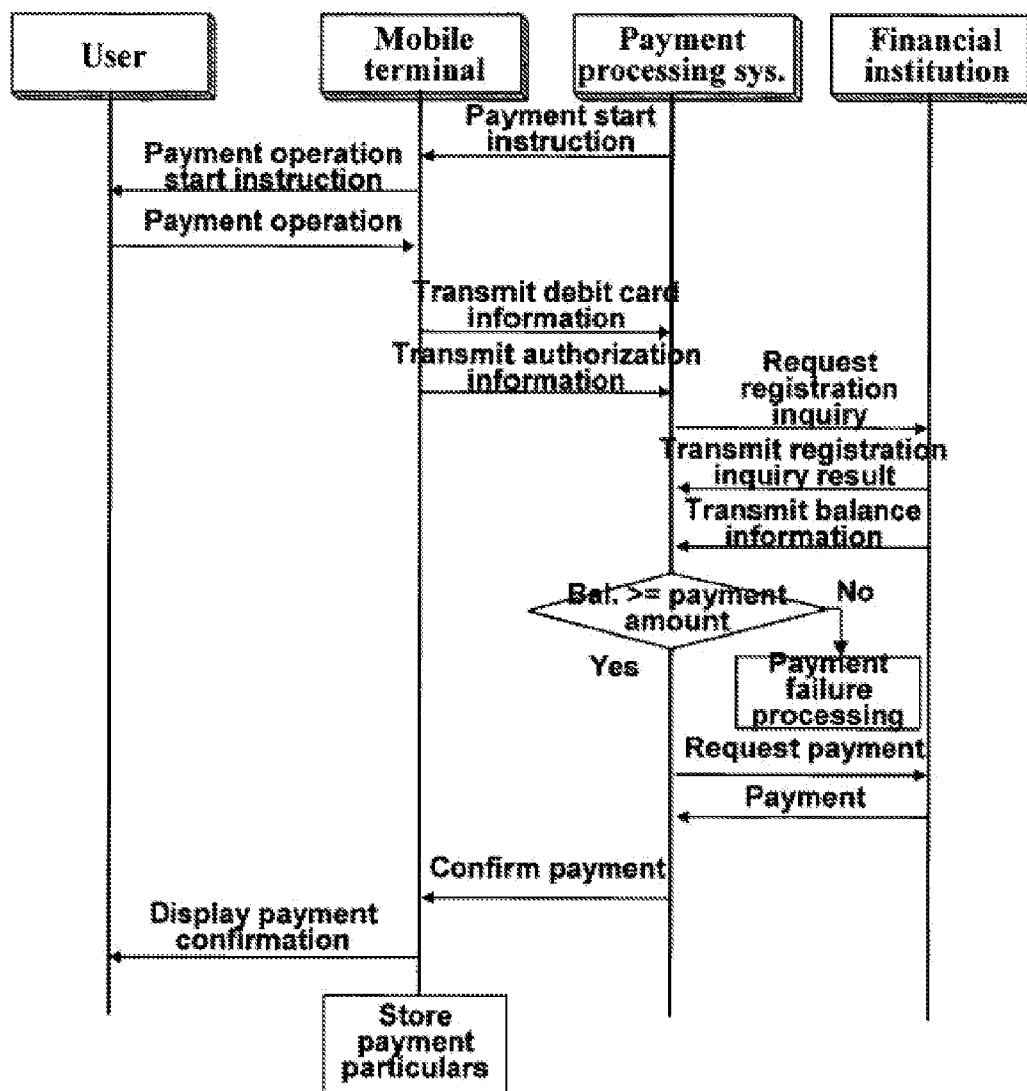




FIG. 8

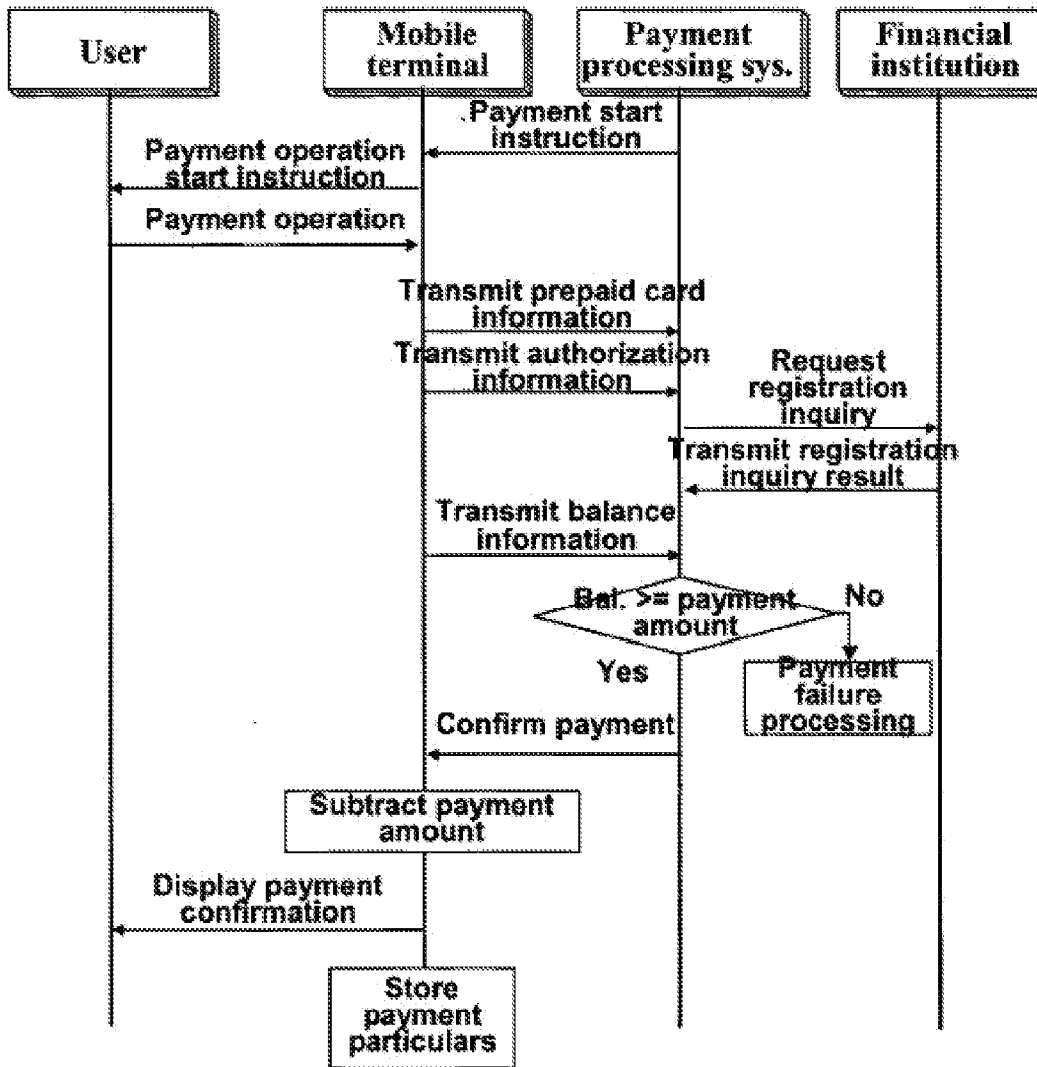


FIG. 9

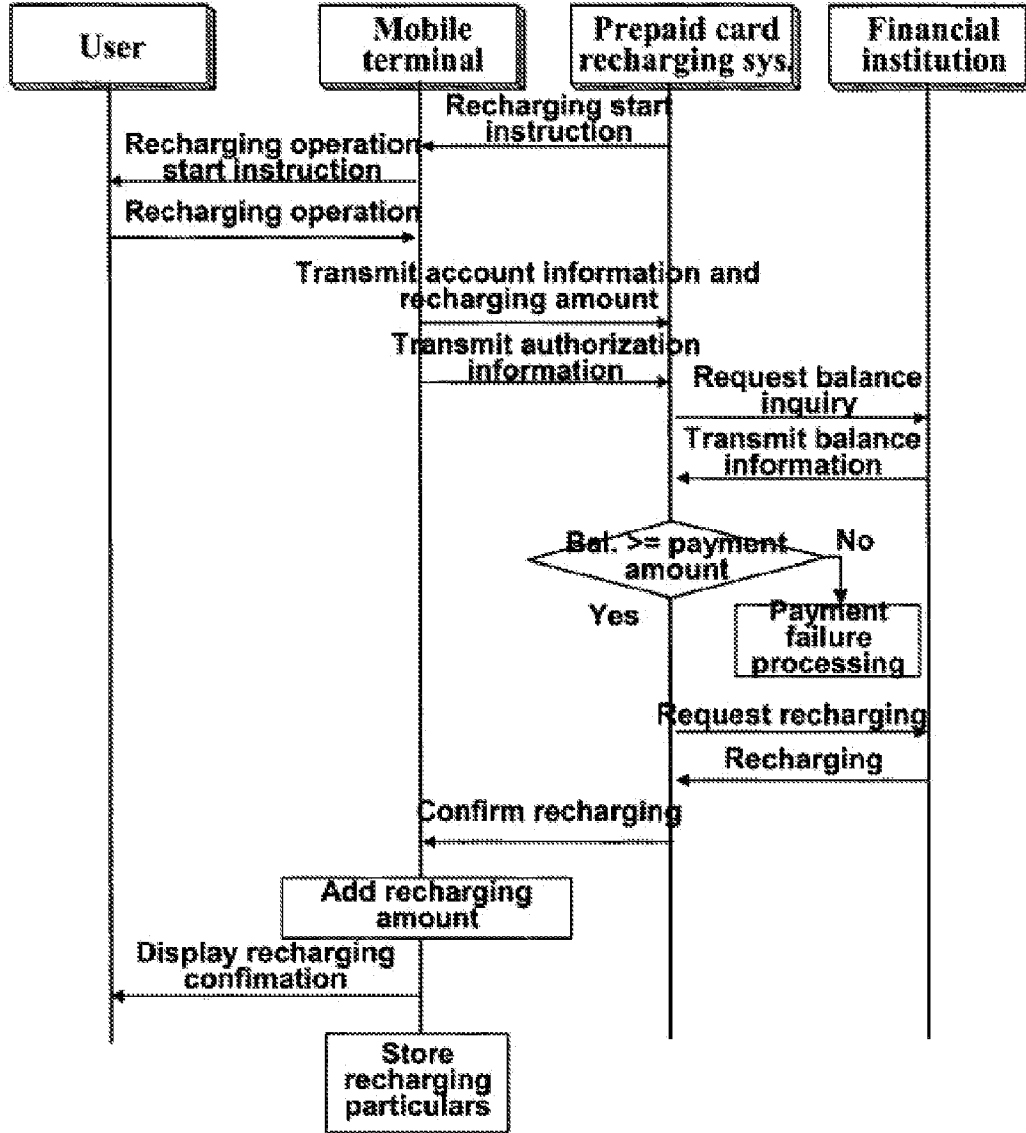


FIG. 10

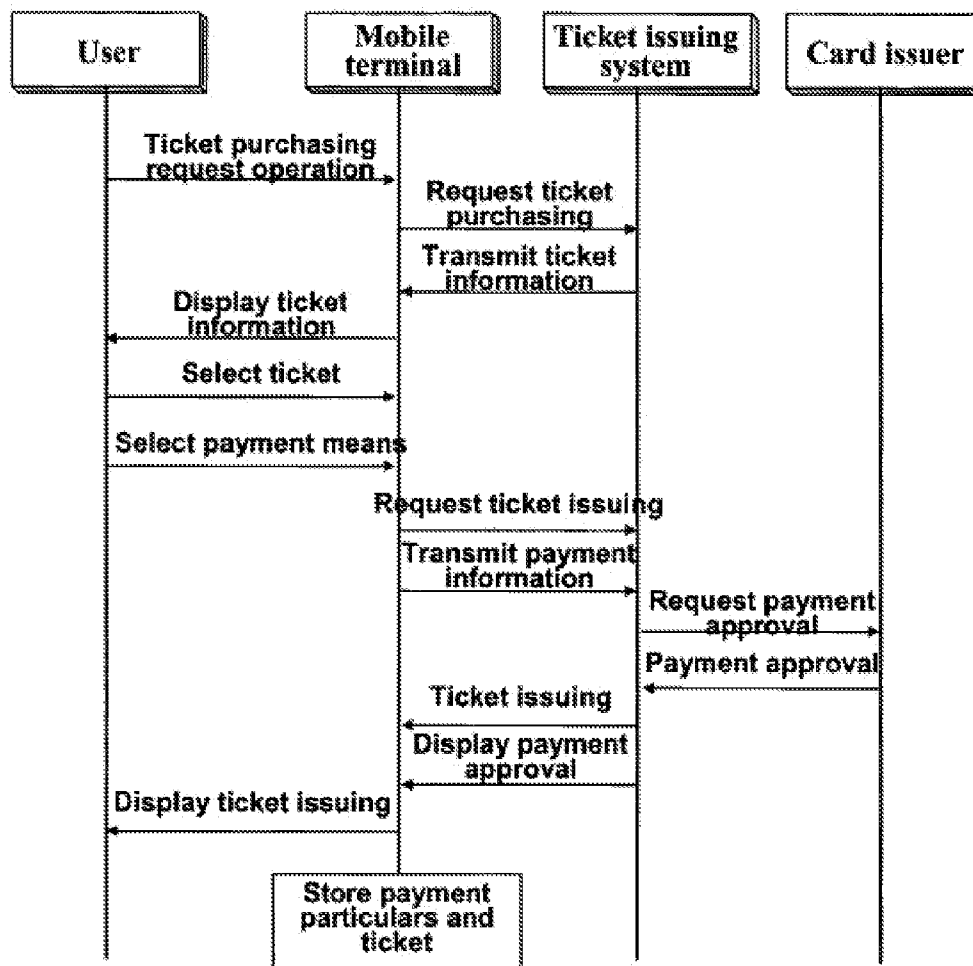


FIG. 11

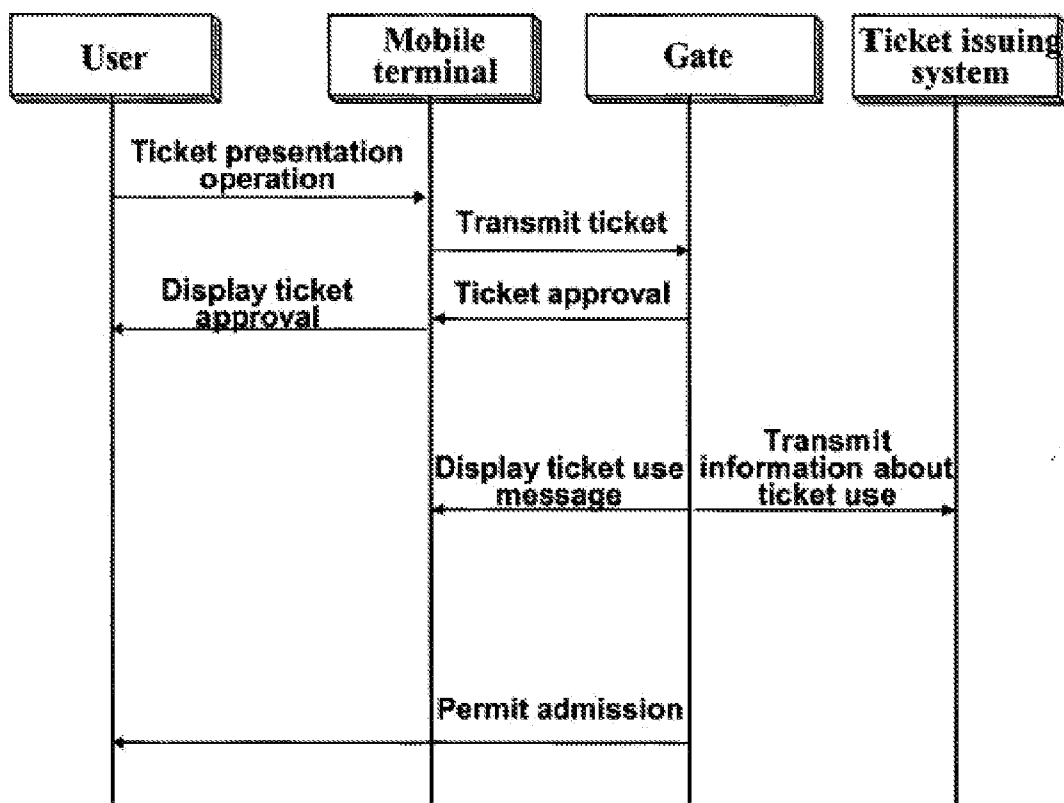


FIG. 12

**Credit card payment particulars**

Card Type :   Card

Card No. --

Date/Time	Amount	Member
<input type="text"/> . <input type="text"/> . <input type="text"/> . <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> . <input type="text"/> . <input type="text"/> . <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Total :		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

(a)

**Prepaid card payment particulars**

Date/Time	Amount	Type
<input type="text"/> . <input type="text"/> . <input type="text"/> . <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Payment
<input type="text"/> . <input type="text"/> . <input type="text"/> . <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Recharging
Balance :		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

(b)

FIG. 13

Ticket Information			
Reserv.	Date	Seat No.	Amount
00Thea.	00.00	00	0000
Total :			0000

(a)

Traffic Card Information		
	Payment	Balance
Expressway	0000	0000
Subway	0000	0000

(b)

FIG. 14

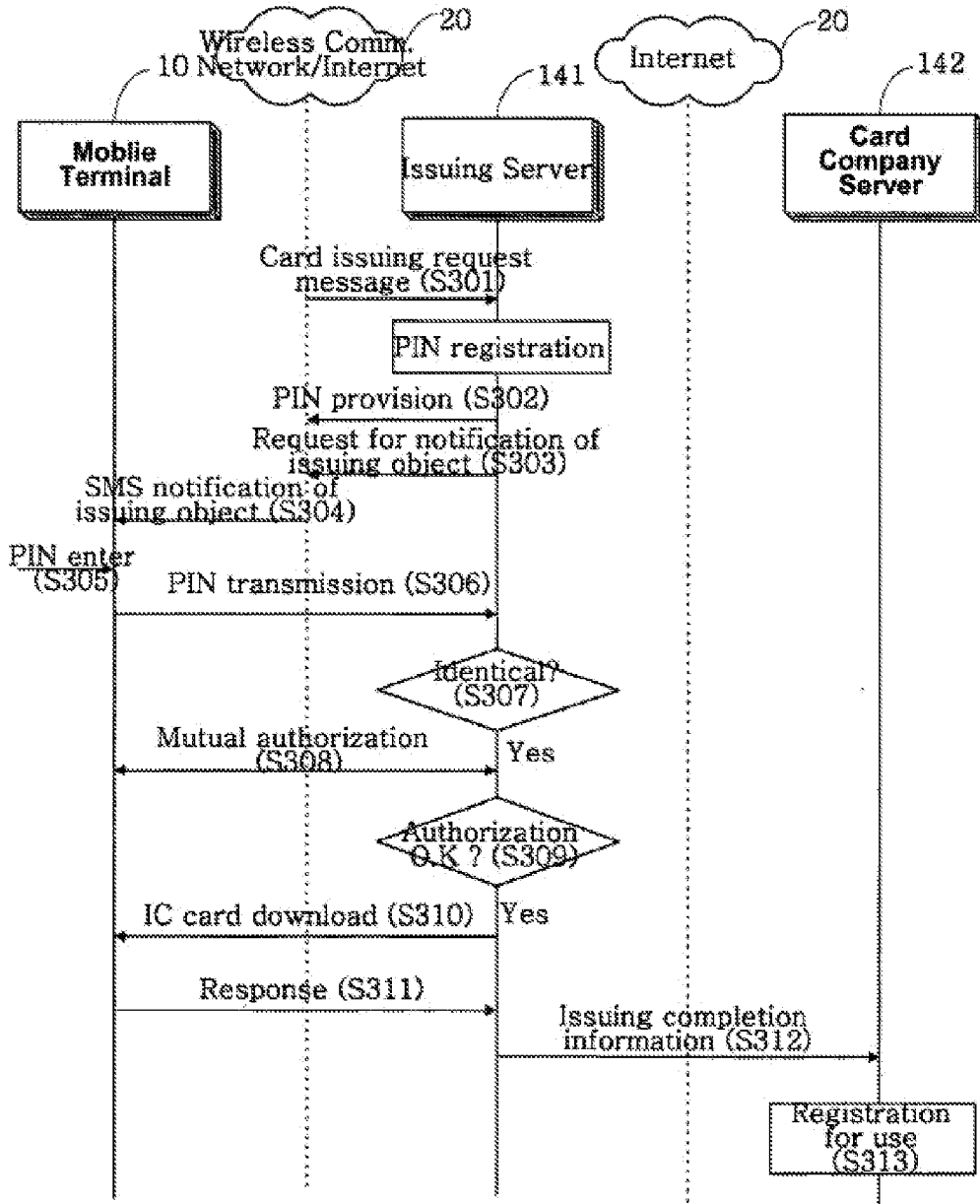


FIG. 15

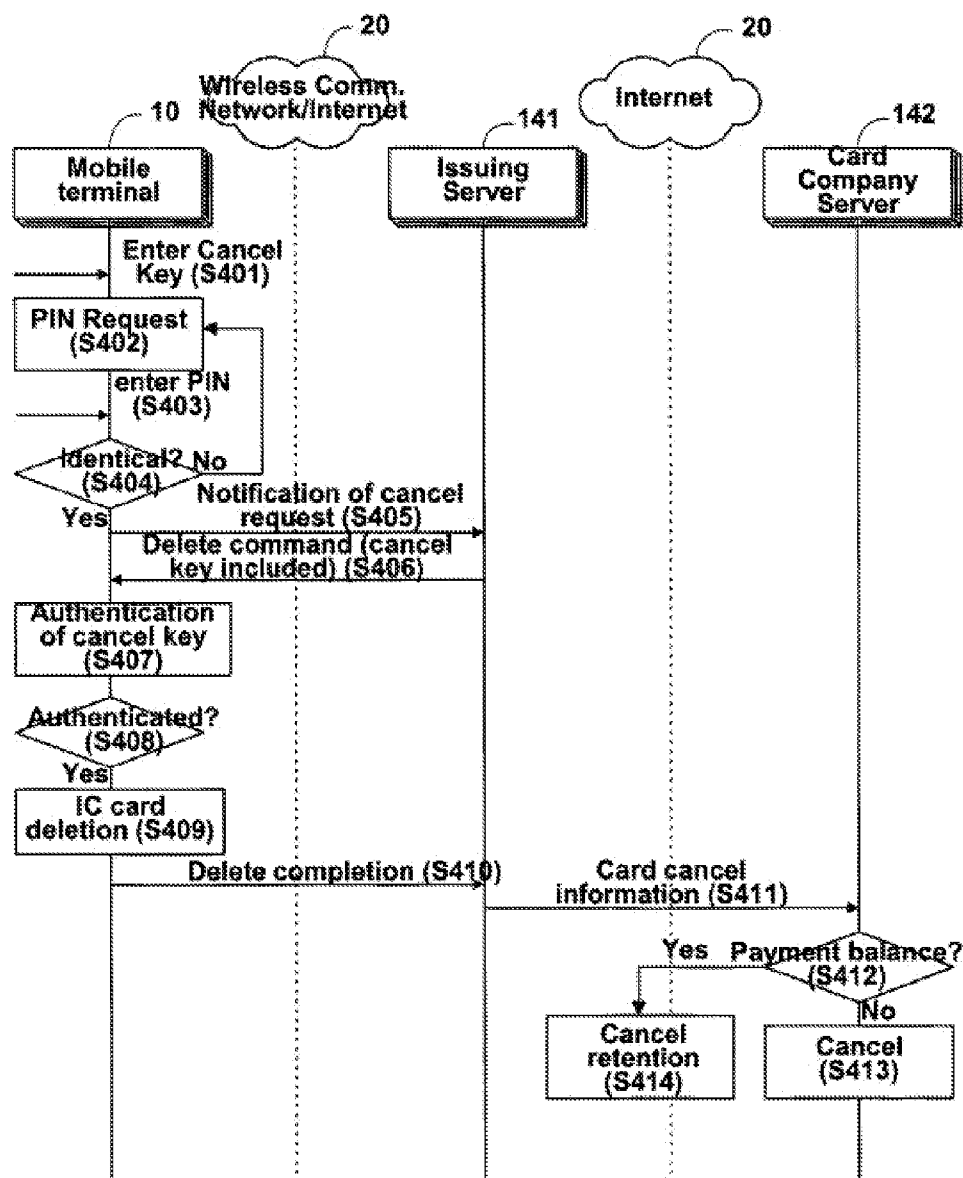
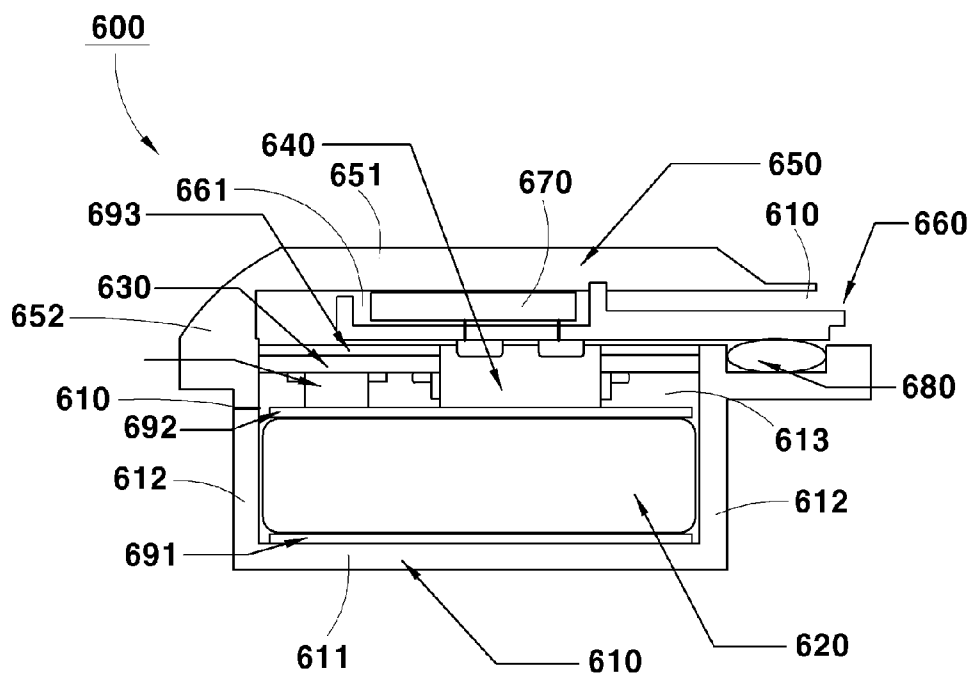




FIG. 16



**FIG. 17**

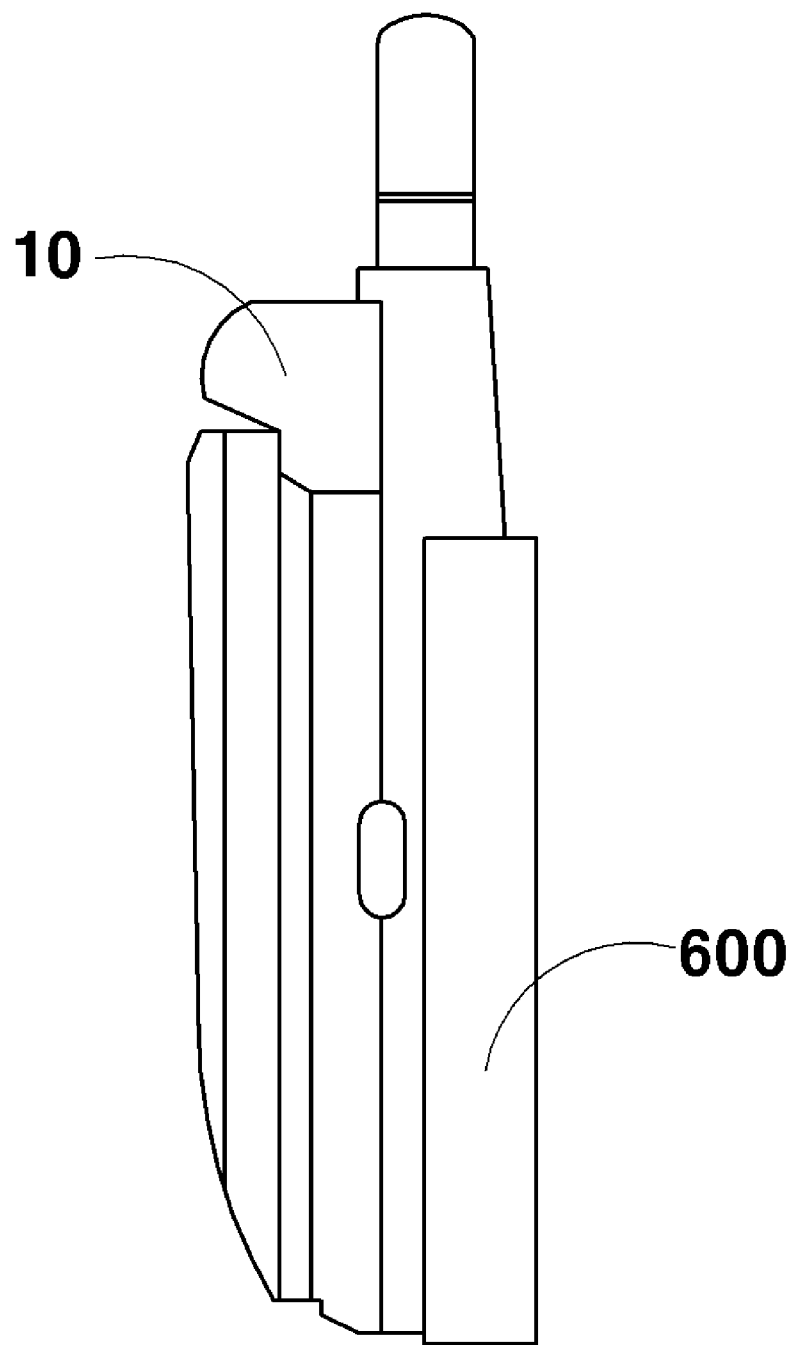


FIG. 18

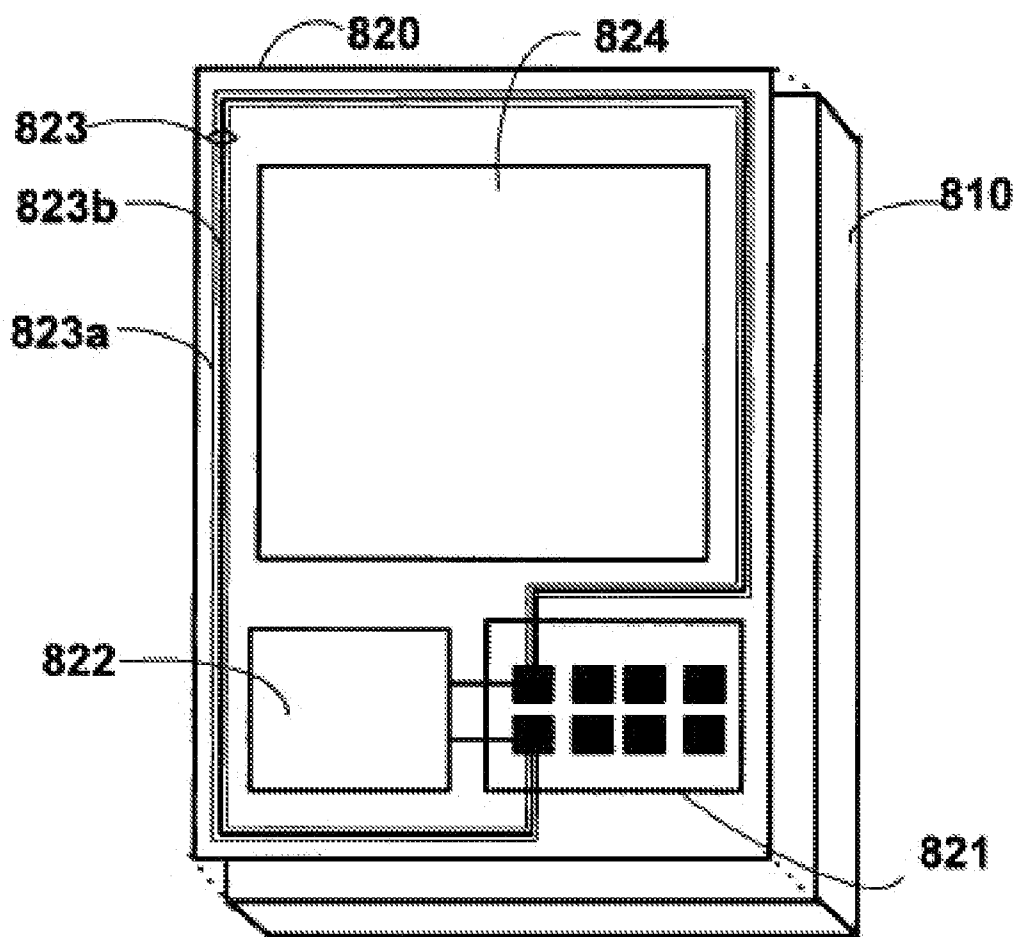
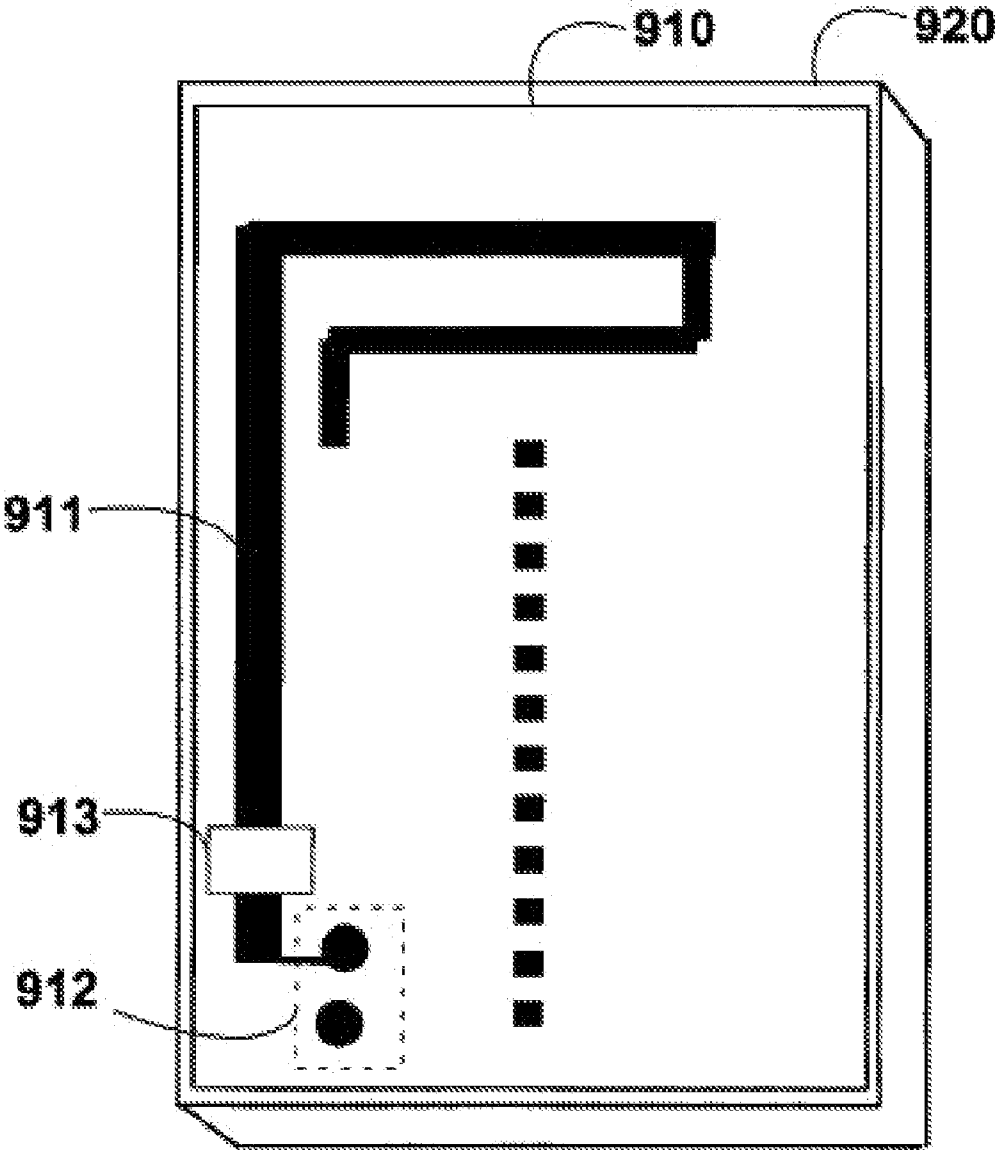


FIG. 19



**MOBILE TERMINAL WITH USER IDENTIFICATION CARD INCLUDING PERSONAL FINANCE-RELATED INFORMATION AND METHOD OF USING A VALUE-ADDED MOBILE SERVICE THROUGH SAID MOBILE TERMINAL**

**1. TECHNICAL FIELD**

[0001] The present invention relates to a method for payment and recharging using a mobile terminal equipped with a UIM (user identification module) card. Particularly, the present invention is directed to a mobile terminal equipped with a UIM card containing finance information and a method using the same so that the UIM card containing a number of finance and authorization information can be attached to a mobile terminal and both online and offline payment and recharging service can be provided by making use of a local wireless communication module.

**2. BACKGROUND ART**

[0002] In general, payment by an IC card (credit card, debit card, prepaid card, or traffic card) or recharging thereof can be processed only through a dedicated terminal. In case of online payment through the Internet, too, approval of payment can only be obtained by entering a card number and expiration date after purchasing goods at the corresponding shopping mall. A method utilizing a card, however, suffers from a problem that the card number can be exposed to others by, e.g., hacking because both card number and expiration date are entered at the time of payment for purchasing amount.

[0003] A system to resolve the aforementioned problem is disclosed in Korean Laid-Open Patent Application No. 2000-37185. The disclosed system enables prepaid transactions by embedding an RF chip for a non-contact type prepaid card with an identification number into a mobile communications terminal, with which occasional inquiry into the balance of the prepaid card and recharging thereof are carried out through the Internet. The disclosed system has several advantages such that since a non-contact type RF chip and antenna coil are embedded into a mobile communications terminal, there is no need to carry a card; inquiry into the balance information stored in the RF memory chip can be carried out through a Web server as well as a service terminal; and even recharging can also be fulfilled through a Web server instead of visiting a recharging station for a prepaid card at each and every occasion. However, since said RF chip does not record monetary information except for the card identification number and actual monetary information according to the card identification number is stored in a Web server, a terminal at a membership store should make a reference to the Web server for the balance information, after which subsequent transactions are conducted; accordingly, the disclosed system is not well suited for the application to a traffic card of a bus or a subway where prompt transactions are demanded. Moreover, the disclosed system is no more than a mobile phone equipped with a pre-existing RF card so that interactions with a mobile phone are not implemented; therefore, a user can only carry out simple functions of making a reference to the Web server for the inquiry into the balance information and recharging by using the card identification number given at the time of subscription or purchase of the mobile phone.

[0004] In Korean Laid-Open Patent Application No. 1998-46928, an electronic purse card operating system is disclosed

wherein, by embedding a combi-chip comprising a contact type and non-contact type smart card into a mobile device, functions of balance check, subtraction payment, and addition recharging are conducted by the contact type smart card, while balance check and subtraction payment are conducted by the non-contact type smart card. A recording area for electronic purse information of said two smart cards is synchronized so that identical electronic purse information is utilized, whereby convenience and promptness in usage and stability and security in data processing can be improved. However, the disclosed system also reveals a problem that since available money for payment is confined to the balance stored in the recording area of the combi-chip for electronic purse information, it can only be applied to a prepaid card; therefore, application areas are limited.

**3. DISCLOSURE OF INVENTION**

[0005] The object of the present invention to resolve said problem is to provide a mobile terminal equipped with a user identification module card containing finance information and a method using the same so that payment of finance information and recharging through wireless communication are enabled by storing various finance information into a detachable user identification module card.

[0006] A further object of the present invention is to provide a battery pack with an IC card containing subscriber information, thereby providing a mobile communications service according to the present invention without change in the design or structure of the mobile terminal.

[0007] In a method for utilizing a mobile terminal capable of insertion, decryption, and recording of the user identification module card containing a mobile identification number, finance, authorization, and personal information; and Internet access through wireless communication and local area wireless communication using a local area communication module, a method for utilizing a mobile terminal equipped with a user identification module card containing finance information to achieve said objective is characterized in that it comprises the steps of: reading mobile identification number, finance, authorization, and personal information stored in the user identification module card inserted into the user identification module card slot of the mobile terminal and deciding whether or not the entered user password is identical; when the decision is made to be identical, displaying menus of payment service, transaction particulars inquiry service, prepaid card recharging service, ticket issuing and utilization service or traffic card issuing and utilization service, thereby allowing the user to select his or her desired service; and according to said service selected by the user, providing the corresponding service by making an access to a service providing system through the Internet.

[0008] A mobile terminal equipped with a user identification module card containing finance information is also characterized in that a mobile terminal capable of wireless data communication through Internet access as well as voice communication comprises a user identification module card containing a mobile identification number, finance, authorization, and personal information; and a user identification module card slot where said user identification module card is inserted and recording and decryption of information stored in the memory of the inserted user identification module card are performed.

[0009] In addition, a battery pack of a mobile terminal according to the present invention is characterized in that it

comprises a bottom casing which has its bottom outer face engaged with a battery housing compartment of the mobile terminal and a battery cell container having an opening in the top face; a printed circuit board installed on the top face of said cell in said container separated by an insulator; a top casing covering the top face of said container engaged with the upper part of said bottom casing while securing fixed dimensions of space over the top face of said printed circuit board and forming an opening at one face of said space; a palette having an IC chip holder on the top face thereof and capable of entering and exiting said space through said opening; and a connector connecting said IC chip and said printed circuit board when said palette equipped with said IC chip is inserted into said space.

**[0010]** According to the present invention characterized in said manner, because various card information is stored in a single user identification module card inserted into a mobile terminal, there is no need to carry a number of cards for payment and by making use of the communication function of the mobile terminal, payment can be processed even at a place where a card reader is not readily available. Moreover, when payment is processed by using a local area communication module of the mobile terminal, an effort of inserting a card into a payment terminal can be relieved. In addition, revelation of the card number or password during payment process can be avoided, while at the same time, a roaming service for finance information can be made possible as well as communication roaming service.

**[0011]** In addition, by enabling issuing and cancellation of various cards and IDs to be processed inside a mobile terminal through a wireless communications network, time and manual labor dedicated to card issuing affairs can be saved and cards management work can be simplified.

**[0012]** Finally, since a battery pack according to the present invention enables attachment and detachment of an IC chip without modifying the mechanical or electrical structure of a CDMA mobile terminal which is in wide spread, potential for mass production of a mobile terminal is extremely increased.

#### 4. BRIEF DESCRIPTION OF DRAWINGS

**[0013]** In the drawings:

**[0014]** FIG. 1 is a diagram illustrating a simplified structure of the entire system according to the present invention;

**[0015]** FIG. 2 is a diagram illustrating a simplified structure of a mobile terminal according to the present invention;

**[0016]** FIGS. 3 and 4 are diagrams illustrating an embodiment of a payment system using a local area communication module according to the present invention;

**[0017]** FIG. 5 is a flowchart illustrating a procedure to use various services provided by a mobile terminal according to the present invention;

**[0018]** FIG. 6 is a flowchart illustrating a payment process using a credit card according to a first embodiment of the present invention;

**[0019]** FIG. 7 is a flowchart illustrating a payment process using a debit card according to a second embodiment of the present invention;

**[0020]** FIG. 8 is a flowchart illustrating a payment process using a prepaid card according to a third embodiment of the present invention;

**[0021]** FIG. 9 is a flowchart illustrating a procedure for recharging a prepaid card according to a fourth embodiment of the present invention;

**[0022]** FIG. 10 is a flowchart illustrating a procedure for issuing a ticket according to a fifth embodiment of the present invention;

**[0023]** FIG. 11 is a flowchart illustrating a procedure to use a ticket according to a sixth embodiment of the present invention;

**[0024]** FIGS. 12 and 13 are diagrams illustrating examples displaying transaction particulars inquiries according to the present invention;

**[0025]** FIG. 14 is a flowchart illustrating a procedure for issuing an IC card according to a seventh embodiment of the present invention;

**[0026]** FIG. 15 is a flowchart illustrating a procedure for canceling an IC card according to an eighth embodiment of the present invention;

**[0027]** FIG. 16 is a sectional view of a battery pack for a mobile terminal wherein an IC chip can be mounted according to an embodiment of the present invention;

**[0028]** FIG. 17 is a diagram illustrating a usage of a battery pack with the structure thereof shown in FIG. 16, where the battery pack is installed in a battery housing compartment of a mobile terminal according to the present invention;

**[0029]** FIG. 18 is a diagram illustrating a battery pack of a mobile terminal wherein an RF receiving antenna is embedded according to an embodiment of the present invention, more specifically, the structure of a battery pack wherein an IC chip having a traffic card function is installed; and

**[0030]** FIG. 19 is a diagram illustrating a battery pack of a mobile terminal wherein an RF receiving antenna is embedded according to another embodiment of the present invention and illustrates a structure when an IC chip having a traffic card function is installed inside the main body of a mobile terminal.

#### 5. MODES FOR CARRYING OUT THE INVENTION

**[0031]** Hereinafter, preferred embodiments of the present invention will be described in detail with reference to appended drawings.

**[0032]** FIG. 1 is a block diagram illustrating a simplified structure of the entire system according to the present invention comprising a mobile terminal 10, a payment terminal 30, a card issuing company 40, a financial institution 50, a shopping mall 60, and a service providing system 70.

**[0033]** The said mobile terminal 10, equipped with an apparatus (slot) capable of installing and decrypting a user identification module (hereinafter, referred to as UIM) card 12 and a local area communication module capable of local area wireless communications, can make an access to the Internet and by using authorization information and finance information of said UIM card read out through wireless communications, carries out functions such as payment of purchased goods, recharging the balance of said UIM card, ticketing, and transaction particulars inquiry. In the memory of said UIM card 12 recorded are authorization information such as a mobile identification number, private identification number (hereinafter, referred to as PIN), and a certificate; and personal information such as a user name, address, and contact number; also stored are finance information of various IC cards (credit card, debit card, prepaid card, traffic card). The UIM card 12 is equipped with a microprocessor and memories so that storing and updating finance information are possible. In the FIG. 1, for the purpose of brevity, constituting elements such as a mobile communications base station and a

telephone exchange system of a mobile telecommunication company which appear prior to the Internet access have been omitted.

[0034] The said payment terminal **30** is similar to CAT (Credit Authorization Terminal) installed at a membership store and is equipped with a local area wireless communication module to communicate with said mobile terminal **10**. The said payment terminal **30** is connected to a card issuing company **40** or a financial institution **50** through the Internet or VAN (Value Added Network) which is not shown in the drawing.

[0035] The said card issuing company **40** and financial institution **50** carry out the functions such as approval of payment for purchased goods and recharging the balance of a UIM card **12** using finance and authorization information stored in the UIM card **12**.

[0036] The said shopping mall **60** is a merchandise sales system providing online purchase and payment and carries out different processes according to the information about payment means received from the user, i.e., finance information of a UIM card **12**: authorization is received by a card issuer **40** in case of a credit card; approval of a transaction is confirmed by the corresponding financial institution **50** in case of a debit card; and in case of a prepaid card, the balance remained in the UIM card **12** is checked and if appropriate, the payment process is completed and purchased goods are shipped by using personal information read out and received from said UIM card **12**.

[0037] The said service providing system **70** communicates with said mobile terminal **10** connected to the Internet **20** and provides various services in association with a card issuer **40**, a financial institution **50**, and a shopping mall **60** by making use of authorization information, personal information, and finance information of an inserted UIM card **12**. The said service providing system **70** comprises a payment processing system **72** handling payment for purchased goods or services, a prepaid card recharging system **74** recharging the balance of a prepaid card of the UIM card **12**, a ticket issuing system **76** allowing ticket reservation using finance information of the UIM card **12** and transmitting information about reserved tickets to said mobile terminal **10**, and a traffic card issuing system **78** providing services intended for a traffic card for expressway, subway, or bus.

[0038] FIG. **2** is a diagram illustrating a simplified structure of a mobile terminal according to the present invention. FIGS. **3** and **4** are diagrams illustrating an embodiment of a payment system using a local area communication module according to the present invention.

[0039] A mobile terminal **10** according to the present invention, without modifying an ordinary mobile terminal, can detach, attach, and decrypt a UIM card **12** wherein authorization information, finance information, and personal information are stored. The mobile terminal **10** is equipped with a UIM card slot **102** through which data can be recorded into the UIM card and a local area communication module **105** capable of local area wireless communication with a payment terminal **30**. The said local area communication module **105** can employ a communication system using RF, IrDA (Infrared Data Association), or Bluetooth. Payment, recharging, and ticket reservation through the Internet utilize existing communications part of the mobile terminal.

[0040] As shown in FIGS. **3** and **4**, payment is accomplished by communicating with a local area communication module **32** installed in a payment terminal **30**. FIG. **3** shows

the payment terminal **30** installed at an ordinary store and FIG. **4** shows the payment terminal installed at an entrance gate of a theater or a subway station.

[0041] FIG. **5** is a flowchart illustrating a procedure to use various services using a mobile terminal according to the present invention.

[0042] First, a UIM card **12** is inserted into the UIM card slot **102** of a mobile terminal **S100**. After insertion of the UIM card **12**, the mobile terminal **10** decides whether or not the UIM card **12** is recognizable and insertion has been correctly made; when it turns out to be incorrect, the mobile terminal generates a fault message notifying the user of a card insertion failure **S102**; otherwise, finance information, authentication information, and personal information stored in the memory of the UIM card **12** are read out **S103**. Next, a password is requested to verify whether or not he or she is a valid user and after the entrance of a password **S104**, a decision is made whether or not it is identical to the password read out from authorization information **S105**. When the entered password is not correct, a denial message is displayed **S106** and re-entry of a password is requested to the user. In case of a correct password, a service menu is displayed and the user's selection for a service is awaited. The user selects a desired service from displayed menus such as payment **S108**, transaction particulars inquiry **S109**, prepaid card recharging **S110**, ticket issuing and using **S111**, and traffic card issuing and using **S112**.

[0043] Hereinafter, each service will be described in more detail.

[0044] FIGS. **6** to **8** are service flowcharts when a user selects the payment service from said service menus. It is assumed that steps prior to payment such as choosing particular goods to purchase and selecting a payment means have been completed.

[0045] FIG. **6** is a flowchart illustrating a payment procedure using a credit card according to a first embodiment of the present invention.

[0046] When the payment processing system **72** of a service providing system sends a payment start instruction, the user enters purchasing information such as a shopping mall, purchasing list and purchased amount and carries out requisite operations for payment. At this time, purchasing information may be handled so that it can be automatically filled in at the shopping mall. After operations for payment have been accomplished by the user, credit card information and authorization information read out from the UIM card **12** through the **S103** procedure described in FIG. **5** are transmitted to the payment processing system **72**. The payment processing system **72** requests a credit inquiry to a card issuer **40**. If approval for card use is received according to the result of the credit inquiry, the payment processing system **72** makes a payment request and completes the payment process. After payment is completed and a confirmation message for payment is transmitted to the mobile terminal **10**, the mobile terminal **10** displays the confirmation message for payment to the user and stores the payment particulars into the memory of the UIM card **12**.

[0047] FIG. **7** is a flowchart illustrating a payment procedure using a debit card according to a second embodiment of the present invention. FIG. **8** is a flowchart illustrating a payment procedure using a prepaid card according to a third embodiment of the present invention.

[0048] As shown in FIG. **6**, the user who received the payment start instruction from the payment processing system **72**

enters purchasing information and carries out requisite operations for payment. Then, the mobile terminal 10 transmits debit card information and authorization information read out from the UIM card 12 to the payment processing system 72. The payment processing system 72 makes a registration inquiry and requests balance information to the corresponding financial institution 50; the payment processing system 72 compares the balance of the user's account of the corresponding financial institution 50 with the payment amount. If the account has an insufficient balance, the payment processing system 72 carries out a payment failure processing, whereas, if the balance is more than the payment amount, the payment processing system 72 requests a payment to the financial institution. After completion of the payment, the payment processing system 72 transmits a confirmation message for payment to the mobile terminal 10 so as to display the message to the user. The mobile terminal 10 stores payment particulars into the memory of the UIM card 12 after completion of the payment.

[0049] The payment procedure using a prepaid card is similar to said FIG. 7. It is different from that of FIG. 7 in that balance information is not received from the financial institution 50, but balance information of a prepaid card in the UIM card is received directly from the mobile terminal 10; after completion of payment, the balance of the prepaid card in the UIM card 12 subtracted by as much as the payment amount is stored by the mobile terminal 10.

[0050] Prior to the aforementioned payment service, if a shopping mall employed a method to obviate the user's manual entrance of personal information such as merchandise delivery address by automating the transmission of personal information in the UIM card 12, payment processing would be more simplified.

[0051] FIG. 9 is a flowchart illustrating a recharging procedure for a prepaid card according to a fourth embodiment of the present invention.

[0052] A prepaid card recharging system 74 which received a request for recharging a prepaid card from the user issues a recharging start instruction to the mobile terminal 10. The user transmits recharging request information such as a desired recharging amount, a correspondent financial institution, account information, and authorization information to the prepaid card recharging system 74. In this case, too, it would be desirable that information except for the recharging amount is read out from the UIM card 12 and transmitted. By using transmitted information, the prepaid card recharging system 74 makes an access to the corresponding financial institution 50 and requests a balance inquiry; the financial institution 50 transmits balance information of the corresponding account. The prepaid card recharging system 74 compares the desired recharging amount which the user has entered with the balance of the corresponding account; if the balance turns out to be insufficient, the prepaid card recharging system 74 carries out a recharging failure processing, whereas, if the balance is more than the recharging amount, the prepaid card recharging system 74 requests recharging to the financial institution 50 functioning the same as an account transfer request. In case of acceptance of the recharging request, the prepaid card recharging system 74 transmits a confirmation message for recharging to the mobile terminal 10. The mobile terminal 10 which received the confirmation message for recharging updates balance information of the prepaid card in the UIM card 12 by adding the recharging amount; then, the mobile terminal 10 displays the confirma-

tion message for recharging to the user and stores recharging particulars into the memory of the UIM card 12.

[0053] This procedure is identical to that of recharging a traffic card using a traffic card issuing system 78.

[0054] FIG. 10 is a flowchart illustrating a procedure for issuing tickets according to a fifth embodiment of the present invention and FIG. 11 is a flowchart illustrating a procedure for using tickets according to a sixth embodiment of the present invention.

[0055] The said ticket issuing denotes reservations for various cultural performances or movie tickets.

[0056] When the user selects the ticket issuing and using menu shown in FIG. 5 and requests ticket purchasing, the mobile terminal 10 transmits a signal of ticket purchasing request to a ticket issuing system 76. The ticket issuing system 76 which received the request provides the mobile terminal 10 with information about tickets available for purchasing (contents of the performance, available seats, or price). The user selects a ticket to purchase from among displayed ticket information and further selects a payment means from among credit card, debit card, and prepaid card. After completion of selecting a ticket and a payment means by the user, the mobile terminal transmits the corresponding information (information about the selected ticket and the payment means) to the ticket issuing system 76. The ticket issuing system 76 completes the payment process through said procedure of FIG. 6, FIG. 7, or FIG. 8 according to the transmitted information and issues the purchased ticket to the mobile terminal 10. The mobile terminal 10 displays information about the issued ticket and stores transaction particulars and ticket information into the memory of the UIM card 12.

[0057] A procedure for using the tickets issued from such procedure is described below.

[0058] If the user carries out ticket presentation operations with the mobile terminal 10 before passing through a gate, the mobile terminal 10 transmits ticket information stored in the memory of the UIM card 12 to the payment terminal 30 installed at the gate. The payment terminal of the gate authenticates transmitted ticket information with a subsequent approval of the ticket and transmits an approval message to the mobile terminal 10, thereby displaying the approval message to the user. After completion of the transmission of the approval message, the payment terminal 30 of the gate transmits information indicating ticket use to the ticket issuing system 76 and displays a ticket use message on the mobile terminal 10. When all the procedure has been done, a gate bar, for example, is opened and the user is allowed to proceed.

[0059] FIGS. 12 and 13 are diagrams illustrating examples of display window for transaction particulars inquiries according to the present invention.

[0060] When transactions such as said payment, recharging a prepaid card or a traffic card, and ticket reservation are settled, consequent particulars are all stored in the memory of the UIM card 12 as described previously. The stored information can be displayed assorted according to particular service categories as shown in FIG. 12 or FIG. 13. Or, it can be displayed assorted according to a particular search condition such as date, amount, and transaction particulars.

[0061] The amount of money paid during said payment, ticketing, or recharging a traffic card or a prepaid card may be demanded added to the communications expenses (for example, a telephone bill) of the mobile terminal 10 instead of settlement by a financial institution.



**[0062]** In addition, since information such as a mobile identification number (MIN) and PIN is stored in said UIM card **12**, even if it is inserted into another mobile terminal **10**, the user can use the aforementioned services with his or her own mobile terminal **10** without complicated procedures. Therefore, roaming services both for communications and finance information can be provided.

**[0063]** FIG. **14** is a flowchart illustrating a procedure for issuing an IC card according to a seventh embodiment of the present invention. It is intended that through a wireless communications network or Internet, an IC card such as various identification cards, a license, or a credit card is issued and used online or offline. The present embodiment describes a procedure for issuing a credit card as a specific example of the IC card issuing procedure. In FIG. **14**, the reference number **141** is installed in said service providing system **70** of FIG. **1** and the reference number **142** is installed in said card issuing company **40** of FIG. **1**.

**[0064]** First, if a message of card issuing request from an applicant is received at said IC card issuing server **141** through the wireless Internet based on WAP or wired Internet based on Web **S301**, the said issuing server **141** registers the PIN (Personal Identification Number) of the particular applicant based on said received message of card issuing request; thereafter, the said issuing server **141** provides said applicant with the PIN through WAP or Web and closes the connection with the applicant.

**[0065]** Subsequently, said issuing server **141** sends a request to a SMSS (Short Message Service Server) (not shown) of said wireless communications network **20** to notify the corresponding mobile terminal **10** designated by said received message of card issuing request that the applicant is the object of the IC card issuing **S303**. The said SMSS notifies said mobile terminal **10** of said requested notification about the issuing object through SMSC (Short Message Center) (not shown) in the form of a short message **S304**.

**[0066]** The said mobile terminal **10** recognizes that it is the issuing object based on said received SMS message. If said PIN information is entered by the user of said mobile terminal **10**, the mobile terminal **10** transmits the entered PIN information to said issuing server **141** **S306**.

**[0067]** The said issuing server decides whether or not the received PIN information from said mobile terminal **10** is identical to said registered PIN information and if the result turned out to be non-identical, closes the transaction **S307**.

**[0068]** Next, if the PIN information is found to be identical at said **S307** stage, a mutual authorization process is carried out according to the agreement predetermined by cryptogram so as to authenticate the mutual validity of the IC chip embedded in said mobile terminal **10** (namely, the UIM card **12**) and said issuing server **141**.

**[0069]** After the mutual authorization between said IC chip **12** and said issuing server **141** has been completed in said **S308** stage, the said issuing server **141** selects an application program to enable the use of said requested IC card and downloads it to said mobile terminal **10** **S310**. The said mobile terminal **10** stores the said downloaded application program into the memory of said IC chip **12** and responds by notifying the said issuing server **141** of the completion of the storing process **S311**.

**[0070]** Finally, upon receiving the response from said **S311** stage, by providing the server of the corresponding card company **412** with the information indicating the completion of said IC card issuing **S312**, thereby accomplishing the regis-

tration for the use of said issued IC card in real-time, the said issuing server **141** allows the said IC card to be used between said mobile terminal **10** and said payment terminal **30** belonging to said server of the card company **142** by wireless communication such as IrFM communication system **S313**.

**[0071]** In case of a transaction using the aforementioned IC card in said **S313** stage, the server of said card company **142** communicates with said payment terminal **30** as the corresponding distribution terminal in association with the server **142** based on the information about said registered IC card for use. The said mobile terminal **10** communicates wirelessly in the form of an IrFM message with said payment terminal **30** based on said application program, thereby enabling said IC card to be used according to its purpose.

**[0072]** FIG. **15** is a flowchart illustrating a procedure for canceling an IC card according to an eighth embodiment of the present invention, more specifically, the procedure of canceling the IC card issued through the procedure described in FIG. **14**.

**[0073]** The said mobile terminal **10**, when the predetermined canceling key is entered **S401**, generates a request for the entrance of the PIN so as to identify the user by displaying a message such as "Enter the PIN input" on a window **S402**. After the PIN has been entered **S403**, the said mobile terminal **10** decides whether or not the entered PIN information is identical to the preset PIN information **S404** and if the result turned out to be non-identical, requests a re-entrance, whereas, when they are found to be identical, the said mobile terminal **10** transmits a notification message of cancellation request to said issuing server **141** **S405**.

**[0074]** The said issuing server **141** transmits a message of a delete command of the corresponding application program to cancel the IC card to said mobile terminal **10** with the encrypted cancel key of the issuer **S406**.

**[0075]** The said mobile terminal **10** carries out authentication of said received cancel key transmitted according to the predetermined cryptogram **S407** and makes a decision on the authentication result **S408**. When the authentication is completed normally, the said mobile terminal **10** deletes the application program as said IC card downloaded and in use from said **S409** stage of FIG. **14** **S409** and transmits a response message notifying the said issuing server **141** of the completion of the deletion **S409**.

**[0076]** The said issuing server **141** delivers information about the cancellation of the card based on said received response message of the delete completion to the server of the card company **142** as an issuer **S410**. The said server of the card company **142** decides whether or not payment balance exists in the IC card to be cancelled **S411**. If it turns out that no payment balance remains, the cancellation process is completed **S413**, whereas, if the payment balance exists, the cancellation is retained **S414**.

**[0077]** FIG. **16** is a sectional view of a battery pack for a mobile terminal wherein an IC chip can be installed according to an embodiment of the present invention. An IC (Integrated Circuit) chip (namely, the UIM card shown in FIG. **1**) having various functions can be attached to and detached from the battery pack of the mobile terminal so that when the mobile terminal equipped with the battery pack having an embedded IC chip is used, various functions offered by the corresponding IC chip can be utilized.

**[0078]** As shown in the same figure, the battery pack **600** according to the present invention comprises a bottom casing **610**, a battery cell **620**, a printed circuit board **630**, a connec-

tor **640**, a top casing **650**, a palette **660**, an IC chip **670**, a foreign material protector **680**, and insulators **691-693** insulating necessary parts between constituting elements.

[0079] The said bottom casing **610** is composed of a planar bottom face **611** and side faces **612** forming the side part extended from the boundary of the bottom face **611**, thereby the said bottom face **611** and said side faces **612** forming a container **613** as an inside space.

[0080] The said battery cell **620** is composed of ordinary Li-ion (Lithium ion) cells and installed in the bottom part of said container **613** with its exterior faces insulated by insulators **691-692**.

[0081] The said printed circuit board **630** sits on the top face of said battery cell **620** and installed parallel to the top face of said battery cell **620** at the entrance side inside said container **613** with its boundary firmly fixed to said side faces **612**.

[0082] The said connector **640** electrically connects said printed circuit board **630** and said IC chip installed in said palette **660**. The said connector **640** is installed so that electrical signals of said IC chip **670** through said printed circuit board **630** are connected to the outside.

[0083] The said top casing **650** is composed of a planar top face **651** and a side part **652** forming side faces extended downwardly from the boundary of the top face **651**. The said side part is so formed that three faces out of the four side faces thereof match the three faces of said side part **612** of said bottom casing and abutting faces are assembled such that they are firmly bonded each other by a bonding part **694**. The remaining face out of the four faces of said side part **652** is open and the opened face forms an opening **653** with the dimension measured up to the downward length of said side part **652**.

[0084] The said palette **660** has a holder **661** on the top face thereof wherein said IC chip **670** can be installed and can enter and exit through said opening **653** formed on one face of said top casing **650**. In case said palette **660** is inserted and installed through said opening **653** after said IC chip **670** is installed, the palette **660** is connected to said connector **640**, while it is located at the top face of said printed circuit board **630**, thereby making said IC chip **670** and said printed circuit board **630** electrically connected through said connector **640**.

[0085] The said foreign material protector **680** is so formed that a small groove is carved at the upper end of one of side faces of said bottom casing, thereby forming the entrance of said opening **653**. The said insulators **691-693** are formed at the top face and bottom face of said battery cell **620** and positioned between said printed circuit board **630** and said palette **660**, thereby insulating them.

[0086] FIG. 17 is a diagram illustrating the use of said battery pack **600** assembled according to the diagram of FIG. 16, where said battery pack **600** is installed in the battery housing compartment of a mobile terminal **10**.

[0087] In the following, the functions of a mobile terminal **10** according to the present invention equipped with said battery pack assembled as shown in FIG. 16 will be described.

[0088] First, after said palette **660** is extracted through said opening **653** and said IC chip **670** is installed in said holder **661** of the palette **660**, if the palette **660** with the IC chip **670** installed is inserted in the reverse of said extraction direction through said opening **653**, the said IC chip **670** and said printed circuit board **630** is electrically connected through said connector **640**.

[0089] As shown in FIG. 17, if the battery pack **600** in said description is installed in the battery pack housing compart-

ment of said mobile terminal **10**, the said printed circuit board **630** and the internal circuit of said mobile terminal **10** are connected through said connector **640**; thus, various functions can be realized according to the circuit design of said IC chip **670**.

[0090] FIG. 18 is a diagram illustrating a battery pack for a mobile terminal with an embedded RF receiving antenna according to an embodiment of the present invention and describes a structure where an IC chip functioning as a traffic card is installed within the battery pack. More specifically, it describes a battery pack for a mobile terminal with an embedded RF receiving antenna, where the structure of a traditional battery pack has been modified so as to provide traffic and financial services by installing an RF receiving antenna for RF communication of said local area communication module **105** shown in FIG. 2 into the battery pack for the mobile terminal.

[0091] As shown in FIG. 18, the battery pack with an embedded RF receiving antenna comprises a battery pack **810** equipped with an IC chip (not shown in FIG. 18) and a printed circuit board **820** equipped with a function of an RF receiving antenna installed on one face of said battery pack **810**.

[0092] The said printed circuit board **820** is composed of an IC chip connector **821** with multiple pins **1-8** used for signal connection with said IC chip; an impedance matching circuit block **822** connected to antenna pins **4, 8** of said connector **821** used for impedance matching between the antenna and feeder; a loop antenna **823** formed by the connection to said antenna pins **4, 8**; and an ordinary circuit block **824** comprising a battery protection circuit block for the safety of said battery and a microcontroller (u-COM) circuit block controlling said IC chip. The said printed circuit board **820** is installed on one of faces of said battery pack **810** in order for said connector **821** of said printed circuit board **820** to be connected to said IC chip.

[0093] The said loop antenna **823** is made of wires **823b** wound along a loop-shaped groove formed along the periphery of said printed circuit board **820**. The loop-shaped groove is connected to the antenna pins **4, 8** of said antenna.

[0094] The said ordinary circuit block **824** basically comprises a battery protection circuit block responsible for the safety of the battery and a microcontroller circuit for the access and control of the IC chip.

[0095] The said connector **821** is a spare terminal to be used for the case when the connector pins **1, 2, 3, 5, 6, 7** electrically connecting said microcontroller circuit and said IC chip for the control thereof are not sufficient or another function in addition to the original function of IC chip connection is required. The said connector **821** is composed of the antenna pins **4, 8** electrically connecting said RF loop antenna **823** and said IC chip in the present embodiment.

[0096] The said impedance matching circuit block **822** is the most important part of the RF antenna technology. A proper impedance matching is crucial in order for radio waves to be emitted into the air through an antenna. For this purpose, the said impedance matching circuit block **822** is made of the combination of inductors and capacitors.

[0097] To illustrate the function of the battery pack integrated as shown in FIG. 18 according to an embodiment of the present invention, various functions implemented in the IC chip are carried out by communication between the IC chip embedded in said battery pack **810** (refer to the structure illustrated in FIG. 16) and the microcontroller in said ordinary circuit block **824** through said pins **1-3, 5-7** of said connector;

when the IC chip functions as a traffic card, the said IC chip and said RF loop antenna 823 are connected through said antenna pins 4, 8 and the said impedance matching circuit block 822 conducts impedance matching between the two, thereby emitting radio waves optimized for RFID, whereby the IC chip communicates with a traffic terminal for payment of traffic charges (for example, a traffic terminal as a non-contact type fare terminal installed at the entrance and exit of a bus or a subway station). Accordingly, by installing the battery pack structured as shown in FIG. 18 into a mobile terminal, not only a necessary operating power can be provided but the function of an IC card (i.e., a UIM card) such as a traffic card or a credit card can be obtained as well.

[0098] FIG. 19 is a diagram illustrating a battery pack for a mobile terminal equipped with an RF receiving antenna according to another embodiment of the present invention and describes a structure where an IC chip functioning as a traffic card is installed in the main body of the mobile terminal. More specifically, it describes the battery pack for a mobile terminal with an embedded RF receiving antenna, where the structure of a traditional battery pack has been modified so as to provide traffic and financial services by installing an RF receiving antenna for RF communication of said local area communication module 105 shown in FIG. 2 into the battery pack for the mobile terminal.

[0099] As shown in FIG. 19, on one side of the battery pack 920 supplying power input to said mobile terminal installed are: a micro strip line 911 functioning as an RF antenna; an antenna connection terminal 912 connecting the micro strip line 911 and an IC chip (not shown) with the function of a traffic card embedded in the main body (not shown) of the mobile terminal; and a printed circuit board 910 wherein an impedance matching circuit block 913 is formed by the combination of inductors and capacitors for impedance matching between said micro strip line 911 and feeder (not shown) and which is connected to said antenna connection terminal 912.

[0100] To illustrate the function of the battery pack integrated in said manner, when the battery pack in FIG. 19 is installed into the main body of a mobile terminal, the said IC chip installed within the main body of said mobile terminal 10 as shown in FIG. 2 and said micro strip line are electrically connected through said connection terminal 912. The said impedance matching circuit block 913 carries out impedance matching between the two and emits radio waves optimized for RFID, whereby the IC card communicates with a traffic terminal for payment of traffic charges (for example, a traffic terminal as a non-contact type fare terminal installed at the entrance and exit of a bus or a subway station) and thus performs the function of a UIM card as a traffic card or a credit card.

1-7. (canceled)

8. A method for issuing and managing IC cards using a mobile terminal equipped with a UIM card containing finance information through data communication between a server for issuing an IC card and the mobile phone capable of attachment and detachment of an IC chip authorized by the server, comprising:

- a first step, conducted by the server in case of reception of a request message for issuing an IC card transmitted through wired Internet, wireless Internet-or offline to said server, of giving the corresponding user a particular personal identification information and notifying the corresponding mobile phone designated by the issuing

- request message of the fact that the mobile terminal is the current object of issuing;
- a second step, conducted by the designated mobile phone in case of reception of said notification message, of transmitting encrypted personal identification information to said server;
- a third step, conducted by the server, of deciding whether or not said given personal identification information is identical to said received personal identification information;
- carrying out a mutual authorization process according to the agreement predetermined between the IC chip installed in said designated mobile phone and said server, when the decision is made to be identical at the third step;
- downloading an application program validating said requested IC card from said server to said mobile phone after mutual authorization at the previous stage;
- downloaded application program into the memory of said installed IC chip and thus enabling the use of said IC card and transmitting the result of said downloading to said server; and
- a seventh step, conducted by the said server in case of reception of said downloading completion message, of completing the registration process for real-time use by providing the corresponding server of the corresponding issuer with information indicating the completion of issuing said IC card.

- 9. The method according to claim 8, further comprising:
  - an eighth step, conducted by the said mobile phone, of notifying said server of the request for canceling in the case of entrance of information about a cancel key and a secret key agreed for the identification of the user;
  - a ninth step, conducted by the server based on said notified request, of transmitting a delete command containing information about the agreed cancel key to said mobile phone to delete said stored application program;
  - a tenth step, conducted by the said mobile phone, of authenticating said delete command based on said cancel key information and deleting said stored application program according to the result of authentication and upon completion of said deletion, transmitting the completion information to said server; and
  - a eleventh step, conducted by the said server, of providing the corresponding server of the corresponding issuer with card cancellation information according to said received deletion completion information, thereby making the cancellation completed in real-time.

10. The method according to claim 8, wherein said notification about the issuing object is accomplished by a short message.

11. The method according to claim 8, wherein the said server of said issuer communicates with the corresponding distribution terminal in association with the server based on said registration information for real-time use.

12. The method according to claim 11, wherein using of said IC card is carried out by said mobile phone communicating wirelessly with said distribution terminal according to said downloaded application program.

13. The method according to claim 12, wherein said wireless communication is of infrared transmission system.

14-21. (canceled)

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